

EXHIBIT 3



Ocwen Loan Servicing, LLC

www.ocwen.com

Helping Homeowners Is What We Do!®

1661 Worthington Road, Suite 100

West Palm Beach, FL 33409

Toll Free: 800.746.2936

08/15/2018

Loan Number: [REDACTED]

Heather A Bradbury

VIA First Class Mail

61 Lafayette St
West Warwick, RI 02893-1808

Property Address:
61 Lafayette St
West Warwick, RI 02893-1808

**NOTICE OF DEFAULT AND MORTGAGEE'S RIGHT TO FORECLOSE
AND NOTICE OF AVAILABILITY OF MORTGAGE COUNSELING
SERVICES**

This Notice is provided to you to inform you of the protections provided by R.I. Gen. Laws § 34-27-3.1 of The Rhode Island Mortgage Foreclosure and Sale Act.

**NOTICE OF DEFAULT AND MORTGAGEE'S RIGHT TO
FORECLOSE**

Re: [REDACTED]

The mortgagee named below ("Mortgagee") hereby notifies you that you are in default on your mortgage. If you fail to remedy this default, Mortgagee has the right to foreclose on the real estate securing the mortgage loan referenced in this Notice.

**NOTICE OF AVAILABILITY OF MORTGAGE COUNSELING
SERVICES**

Housing counseling services are available to you at no cost. Counseling services that can help you understand your options and provide resources and referrals that may assist you in preventing foreclosure are available from mortgage counseling agencies approved by the United States Department of Housing and Urban Development (HUD). You can locate a HUD-approved mortgage counseling agency by calling HUD's toll-free telephone number, 1-800-569-4287, or by accessing HUD's Internet homepage at www.hud.gov. The TDD number is 1800-877-8339. Foreclosure prevention counseling services are available free of charge through HUD's Housing Counseling Program.

NMLS # 1852

RICREDITCOUNSELLING

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



Ocwen Loan Servicing, LLC

www.ocwen.com

Helping Homeowners Is What We Do!®

1661 Worthington Road, Suite 100

West Palm Beach, FL 33409

Toll Free: 800.746.2936

HUD Approved Housing Counseling Agencies in Rhode Island may be found at this link

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=RI>. If you do not have internet access, call the toll-free number above and request a printed list.

Mortgagee: Deutsche Bank National Trust Company, as Trustee for GSAMP Trust 2005-WMC1

Mortgagee Address:

Street: 1761 East St. Andrew Place, Santa Ana, CA 92705

Mortgagee Authorized Representative: Ocwen Loan Servicing, LLC

Date mailed: 8/15/2018

Contact Information for Mortgagee Authorized Representative:

Telephone: 800.746.2936

Email: RelationshipManager@ocwen.com

NMLS # 1852

RICREDITCOUNSELLING

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



Ocwen Loan Servicing, LLC

www.ocwen.com

Helping Homeowners Is What We Do!®

1661 Worthington Road, Suite 100

West Palm Beach, FL 33409

Toll Free: 800.746.2936

08/15/2018

Loan Number: [REDACTED]

Heather A Bradbury
61 Lafayette St
West Warwick, RI 02893-1808

VIA First Class Mail

Property Address:
61 Lafayette St
West Warwick, RI 02893-
1808

**AVISO DE MORA Y DERECHO DEL ACREEDOR HIPOTECARIO A
EJECUTAR
LA HIPOTECA Y NOTIFICACIÓN DE DISPONIBILIDAD DE
SERVICIOS DE
ORIENTACIÓN HIPOTECARIA**

Se le proporciona esta notificación para informarle acerca del amparo que ofrecen las Leyes Generales de Rhode Island § 34-27-3.1 de The Rhode Island Mortgage Foreclosure and Sale Act (Ley sobre Ejecución de Hipotecas y Remates de Rhode Island).

**AVISO DE MORA Y DERECHO DEL ACREEDOR HIPOTECARIO A
EJECUTAR LA HIPOTECA**

Asunto: [REDACTED]

Por medio del presente el acreedor hipotecario indicado abajo ("Acreedor hipotecario") le notifica que su hipoteca esta morosa. Si no puede solventar la situación, el Acreedor hipotecario tiene el derecho de ejecutar la hipoteca del inmueble que avala el préstamo hipotecario al cual se alude en el presente aviso.

**NOTIFICACIÓN DE DISPONIBILIDAD DE SERVICIOS DE
ORIENTACIÓN IPOTECARIA**

NMLS # 1852

RICREDITCOUNSELLING

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



Ocwen Loan Servicing, LLC

www.ocwen.com

Helping Homeowners Is What We Do!®

1661 Worthington Road, Suite 100

West Palm Beach, FL 33409

Toll Free: 800.746.2936

Se encuentran a disposición servicios de orientación sobre vivienda sin costo adicional. Los servicios de orientación pueden ayudarle a comprender las opciones de las que dispone, así como también ofrecerle recursos y referencias que podrían contribuir a evitar la ejecución de la hipoteca. Dichos servicios los ofrecen agencias de orientación hipotecaria aprobadas por el United States Department of Housing and Urban Development (Departamento de Vivienda y Desarrollo Urbano de EE.UU., HUD, por sus siglas en inglés). Puede localizar agencias de orientación hipotecaria aprobadas por HUD llamando al número gratuito de dicho departamento al 1-800-569-4287, o ingresando a la página en Internet de HUD www.hud.gov El número del dispositivo de comunicación para sordos (TDD, por sus siglas en inglés) es 1-800877-8339.. Los servicios de orientación para prevenir la ejecución de hipotecas se ofrecen sin costo alguno mediante el Programa de Orientación para la Vivienda de HUD.

Agencias de asesoría aprobadas por el Departamento de Vivienda y Desarrollo Urbano en Rhode Island pueden ser encontradas en este lugar

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=RI>. Si usted no tiene acceso a internet, llame a la línea de teléfono gratuita que aparece arriba para solicitar una lista impresa.

Acreedor hipotecario: Deutsche Bank National Trust Company, as Trustee for GSAMP Trust 2005-WMC1

Dirección del Acreedor hipotecario:

Calle: 1761 East St. Andrew Place, Santa Ana, CA 92705

Representante autorizado del Acreedor hipotecario: Ocwen Loan Servicing, LLC

Fecha de envío por correo: 8/15/2018

Información de contacto del representante autorizado del Acreedor hipotecario:

Teléfono: 800.746.2936

Correo electrónico: RelationshipManager@ocwen.com



Ocwen Loan Servicing, LLC

www.ocwen.com

Helping Homeowners Is What We Do!®

1661 Worthington Road, Suite 100

West Palm Beach, FL 33409

Toll Free: 800.746.2936

08/15/2018

Loan Number: 7092479760

Raymond C Bradbury

VIA First Class Mail

61 Lafayette St
West Warwick, RI 02893-1808

Property Address:
61 Lafayette St
West Warwick, RI 02893-1808

**NOTICE OF DEFAULT AND MORTGAGEE'S RIGHT TO FORECLOSE
AND NOTICE OF AVAILABILITY OF MORTGAGE COUNSELING
SERVICES**

This Notice is provided to you to inform you of the protections provided by R.I. Gen. Laws § 34-27-3.1 of The Rhode Island Mortgage Foreclosure and Sale Act.

**NOTICE OF DEFAULT AND MORTGAGEE'S RIGHT TO
FORECLOSE**

Re: 7092479760

The mortgagee named below ("Mortgagee") hereby notifies you that you are in default on your mortgage. If you fail to remedy this default, Mortgagee has the right to foreclose on the real estate securing the mortgage loan referenced in this Notice.

**NOTICE OF AVAILABILITY OF MORTGAGE COUNSELING
SERVICES**

Housing counseling services are available to you at no cost. Counseling services that can help you understand your options and provide resources and referrals that may assist you in preventing foreclosure are available from mortgage counseling agencies approved by the United States Department of Housing and Urban Development (HUD). You can locate a HUD-approved mortgage counseling agency by calling HUD's toll-free telephone number, 1-800-569-4287, or by accessing HUD's Internet homepage at www.hud.gov. The TDD number is 1800-877-8339. Foreclosure prevention counseling services are available free of charge through HUD's Housing Counseling Program.

NMLS # 1852

RICREDITCOUNSELLING

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



Ocwen Loan Servicing, LLC

www.ocwen.com

Helping Homeowners Is What We Do!®

1661 Worthington Road, Suite 100

West Palm Beach, FL 33409

Toll Free: 800.746.2936

HUD Approved Housing Counseling Agencies in Rhode Island may be found at this link
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=RI>. If you do not have internet access, call the toll-free number above and request a printed list.

Mortgagee: Deutsche Bank National Trust Company, as Trustee for GSAMP Trust 2005-WMC1

Mortgagee Address:

Street: 1761 East St. Andrew Place, Santa Ana, CA 92705

Mortgagee Authorized Representative: Ocwen Loan Servicing, LLC

Date mailed: 8/15/2018

Contact Information for Mortgagee Authorized Representative:

Telephone: 800.746.2936

Email: RelationshipManager@ocwen.com

NMLS # 1852

RICREDITCOUNSELLING

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



Ocwen Loan Servicing, LLC

www.ocwen.com

Helping Homeowners Is What We Do!®

1661 Worthington Road, Suite 100

West Palm Beach, FL 33409

Toll Free: 800.746.2936

08/15/2018

Loan Number: 092479760

Raymond C Bradbury
61 Lafayette St
West Warwick, RI 02893-1808

VIA First Class Mail

Property Address:
61 Lafayette St
West Warwick, RI 02893-
1808

**AVISO DE MORA Y DERECHO DEL ACREEDOR HIPOTECARIO A
EJECUTAR
LA HIPOTECA Y NOTIFICACIÓN DE DISPONIBILIDAD DE
SERVICIOS DE
ORIENTACIÓN HIPOTECARIA**

Se le proporciona esta notificación para informarle acerca del amparo que ofrecen las Leyes Generales de Rhode Island § 34-27-3.1 de The Rhode Island Mortgage Foreclosure and Sale Act (Ley sobre Ejecución de Hipotecas y Remates de Rhode Island).

**AVISO DE MORA Y DERECHO DEL ACREEDOR HIPOTECARIO A
EJECUTAR LA HIPOTECA**

Asunto: 092479760

Por medio del presente el acreedor hipotecario indicado abajo ("Acreedor hipotecario") le notifica que su hipoteca esta morosa. Si no puede solventar la situación, el Acreedor hipotecario tiene el derecho de ejecutar la hipoteca del inmueble que avala el préstamo hipotecario al cual se alude en el presente aviso.

**NOTIFICACIÓN DE DISPONIBILIDAD DE SERVICIOS DE
ORIENTACIÓN IPOTECARIA**

NMLS # 1852

RICREDITCOUNSELLING

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



Ocwen Loan Servicing, LLC

www.ocwen.com

Helping Homeowners Is What We Do!®

1661 Worthington Road, Suite 100

West Palm Beach, FL 33409

Toll Free: 800.746.2936

Se encuentran a disposición servicios de orientación sobre vivienda sin costo adicional. Los servicios de orientación pueden ayudarle a comprender las opciones de las que dispone, así como también ofrecerle recursos y referencias que podrían contribuir a evitar la ejecución de la hipoteca. Dichos servicios los ofrecen agencias de orientación hipotecaria aprobadas por el United States Department of Housing and Urban Development (Departamento de Vivienda y Desarrollo Urbano de EE.UU., HUD, por sus siglas en inglés). Puede localizar agencias de orientación hipotecaria aprobadas por HUD llamando al número gratuito de dicho departamento al 1-800-569-4287, o ingresando a la página en Internet de HUD www.hud.gov El número del dispositivo de comunicación para sordos (TDD, por sus siglas en inglés) es 1-800877-8339.. Los servicios de orientación para prevenir la ejecución de hipotecas se ofrecen sin costo alguno mediante el Programa de Orientación para la Vivienda de HUD.

Agencias de asesoría aprobadas por el Departamento de Vivienda y Desarrollo Urbano en Rhode Island pueden ser encontradas en este lugar

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?&webListAction=search&searchstate=RI>. Si usted no tiene acceso a internet, llame a la línea de teléfono gratuita que aparece arriba para solicitar una lista impresa.

Acreedor hipotecario: Deutsche Bank National Trust Company, as Trustee for GSAMP Trust 2005-WMC1

Dirección del Acreedor hipotecario:

Calle: 1761 East St. Andrew Place, Santa Ana, CA 92705

Representante autorizado del Acreedor hipotecario: Ocwen Loan Servicing, LLC

Fecha de envío por correo: 8/15/2018

Información de contacto del representante autorizado del Acreedor hipotecario:

Teléfono: 800.746.2936

Correo electrónico: RelationshipManager@ocwen.com

NMLS # 1852

RICREDITCOUNSELLING

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.